

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

JOEL A. ACKERMAN  
XWA 76143-1/ci  
ZUCKER, GOLDBERG & ACKERMAN, LLC  
Attorneys for Secured Creditor  
Wells Fargo Bank, NA  
200 Sheffield Street, Suite 301  
P.O. Box 1024  
Mountainside, New Jersey 07092-0024  
1-908-233-8500

In Re:  
Bradley J. Hammond & Rosemarie Hammond (aka) Rosemarie  
Lewkowicz



Case No.: 06-13203-KCF  
Adv. No.:  
Hearing Date: June 25, 2008  
Judge: Kathryn Ferguson

**ORDER REGARDING CURING OF ARREARS OUTSIDE THE CHAPTER 13 PLAN  
RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT FOR AN  
ORDER TO VACATE STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED**

**DATED: 6/30/2008**

  
\_\_\_\_\_  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

Page 2

Debtor: Bradley J. Hammond & Rosemarie Hammond (aka) Rosemarie Lewkowicz

Case No. 06-13203-KCF

Caption of Order: **ORDER REGARDING CURING OF ARREARS OUTSIDE THE CHAPTER 13 PLAN RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT FOR AN ORDER TO VACATE STAY**

This matter having been brought before the Court by ZUCKER, GOLDBERG & ACKERMAN, LLC, attorneys for Secured Creditor, Wells Fargo Bank, NA, JOEL A. ACKERMAN appearing, upon a certification of default for an order to vacate the automatic stay as to real property located at 106 Hoffman Lane, Township of Bethlehem, Glen Gardner, NJ 08826, and it appearing that notice of said certification was properly served upon all parties concerned and this Court having considered the representations of attorneys for the Secured Creditor and Jonathan Stone, attorney for Debtors, and it appearing that the Debtors are in arrears, outside of the Chapter 13 Plan, to the aforesaid Secured Creditor, for payments and accumulated late charges due through and including June, 2008, totaling \$6,473.67 (1 payment @ \$3,091.39 + accrued late charges of \$194.74 + balance due from prior order of \$3,187.54), and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that the balance of arrears in the amount of \$6,473.67 be paid by the Debtor(s) forwarding to the Secured Creditor, in addition to their regular monthly mortgage payment, the sum of \$1,078.95 per month, which additional payment shall begin July, 2008 and continue for a period of six (6) months until the arrears outside the Debtor's(s) plan are cured; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the aforesaid payment is not made on or before the dates set forth above, the Secured Creditor's Attorneys may obtain an Order Vacating Automatic Stay As To Real Property by filing a Certification with the Clerk of the Bankruptcy Court, with a copy of said Certification being forwarded to the Trustee, Debtor(s) and

Page 3

Debtor: Bradley J. Hammond & Rosemarie Hammond (aka) Rosemarie Lewkowicz

Case No. 06-13203-KCF

Caption of Order: **ORDER REGARDING CURING OF ARREARS OUTSIDE THE CHAPTER 13 PLAN RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT FOR AN ORDER TO VACATE STAY**

Debtor's(s') Attorney, indicating the Debtor's(s') failure to comply with this Court's Order; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that the Debtor(s) make(s) regular mortgage payments, outside the Chapter 13 Plan, beginning in July, 2008, directly to the Secured Creditor, Wells Fargo Bank, NA, at 1 Home Campus, Des Moines, Iowa, 50328-0001 . (Note: The amount of the monthly mortgage payment is subject to change according to the terms of the mortgage); and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that for the duration of the Debtor's(s') Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, the Secured Creditor may obtain an Order Vacating Automatic Stay As To Real Property by submitting a Certification to the Court indicating any such payment is more than thirty (30) days late; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that a copy of any application, supporting certification, and proposed Order must be served on the Trustee, Debtor(s) and Debtors' counsel at the time of submission to the Court; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that the Secured Creditor, Wells Fargo Bank, NA, is hereby awarded reimbursement of attorney's fees in the sum of \$350.00, which is to be paid through the Debtor's(s') Chapter 13 Plan.